Certificate Number: 17572-NJ-DE-033885456

Bankruptcy Case Number: 19-28930



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>December 30, 2019</u>, at <u>3:26</u> o'clock <u>PM PST</u>, <u>Clifford Carter</u> completed a course on personal financial management given <u>by internet</u> by <u>Dollar Learning Foundation</u>, <u>Inc.</u>, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the <u>District of New Jersey</u>.

Date: December 30, 2019 By: /s/Leigh-Anna M Thompson

Name: Leigh-Anna M Thompson

Title: Counselor